

# Novatti

## June Quarter FY22 Results Presentation

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29 July 2022



Kuala Lumpur, Malaysia – headquarters of ATX



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# Highlights in numbers\*

Novatti

\$32.5m

FY22 annual sales  
revenue –  
highest ever

\$11m

June quarter sales  
revenue –  
highest ever

76%

Average growth in  
annual sales revenue  
across past five years

-48%

Decrease in cash  
use in June quarter  
on prior quarter

+97%

Increase in annual  
sales revenue  
on FY21

+121%

Increase in June  
quarter sales  
revenue YoY

+157%

June quarter increase  
in processing  
revenue YoY

\$8m+

New cash expected in  
near term to add to  
\$6.1m end of quarter  
balance\*\*

\*All figures throughout this document related to the June quarter or FY22 remain unaudited unless stated otherwise.

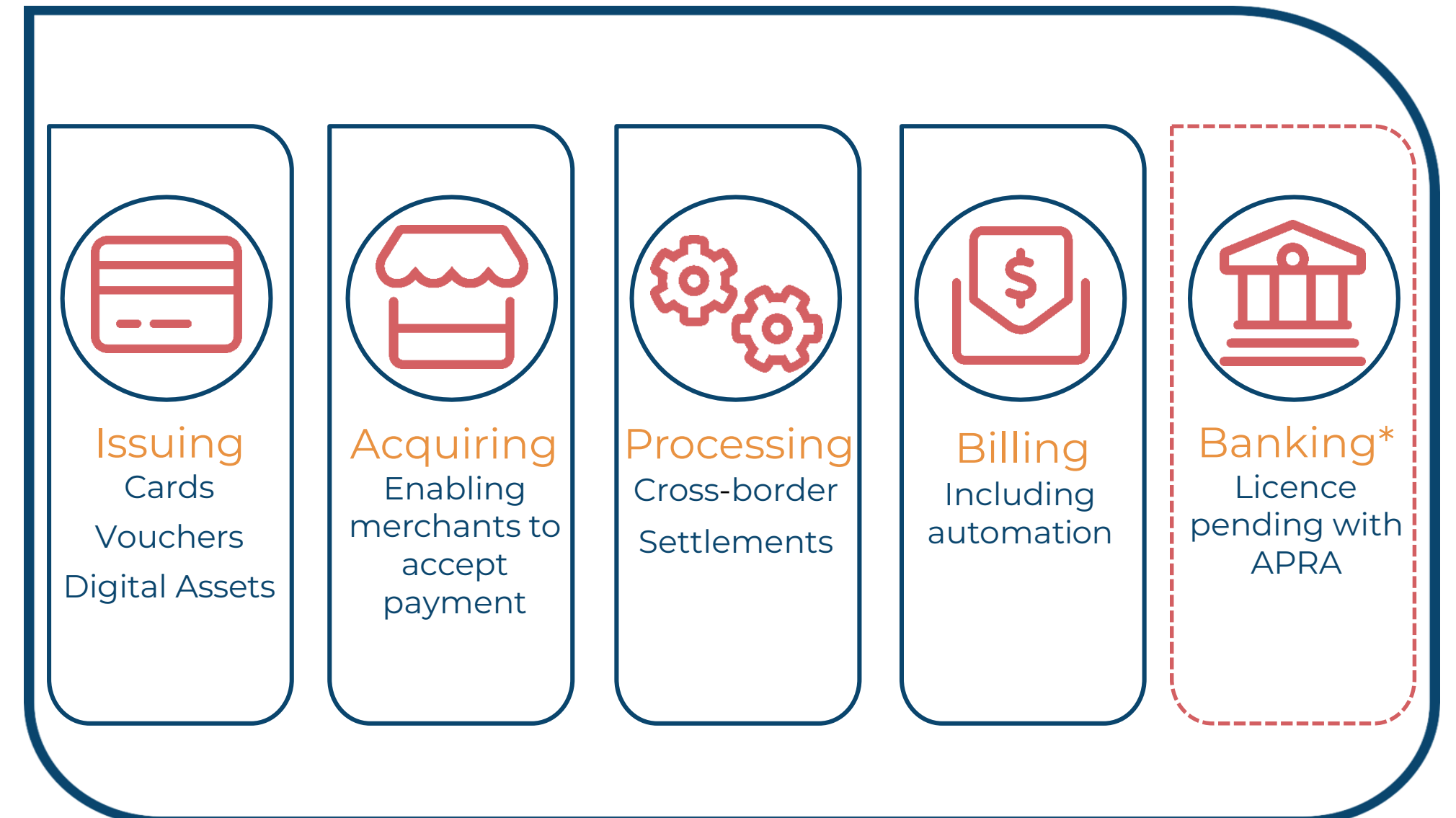
\*\*Based on special dividend expected from Reckon Limited. This figure is an approximation based on public information available as at the date of release of this announcement. The final amount may be lower or higher, and will be dependent upon a number of factors including the level of debt paid down by Reckon, cash retained and tax.

Novatti enables businesses to **pay and be paid**, from any device, anywhere. From corner stores and startups to global organisations, our solutions will unlock your ambitions.

# Making business payments easy

Novatti

- Novatti provides businesses with everything they need to **pay and be paid**
- Focus on mobility through technology – using any device, anywhere
- Covers the complete payments value chain – from issuing payment cards to banking services\*

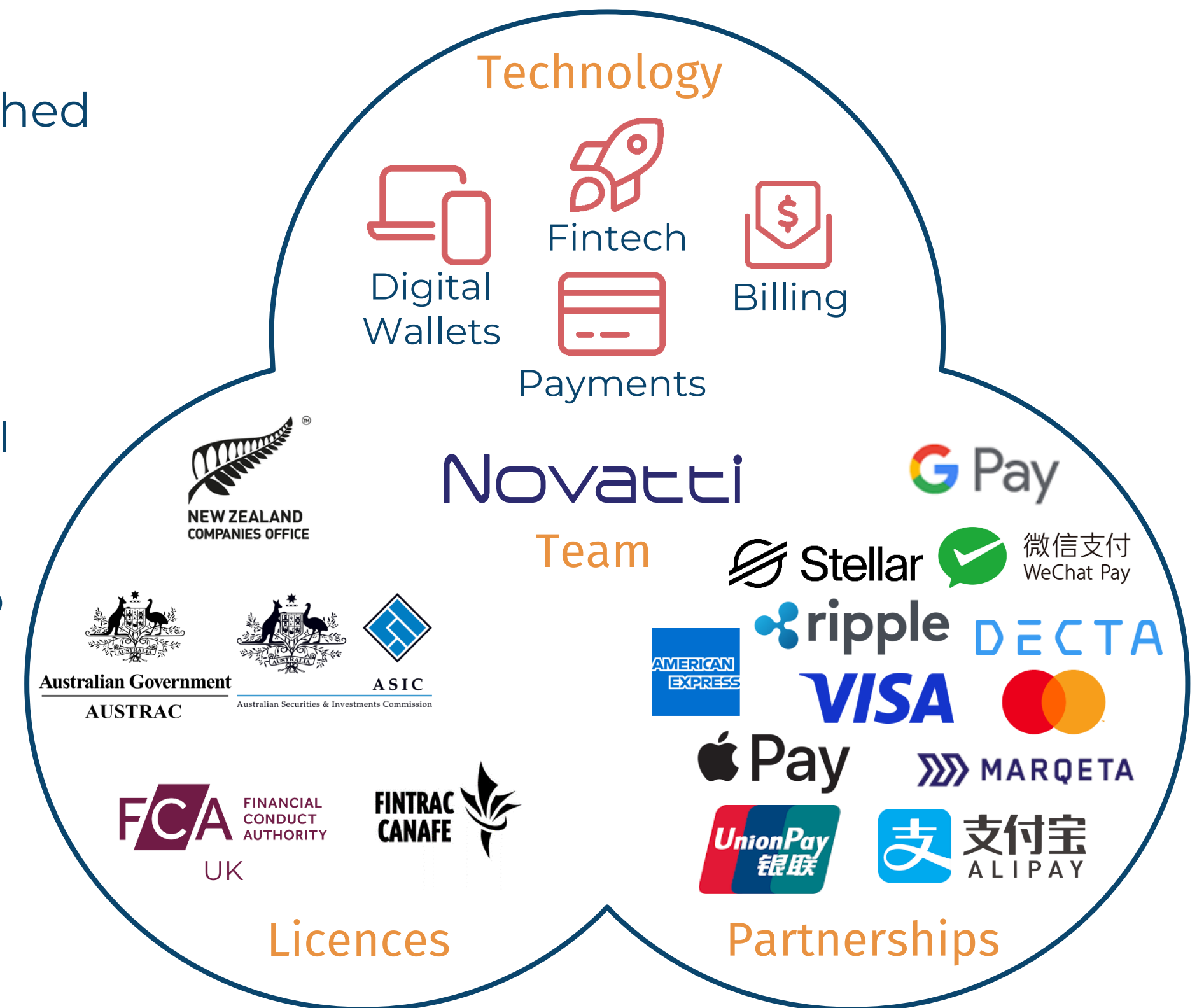


\*Licence pending with APRA

# Global ecosystem established

Novatti

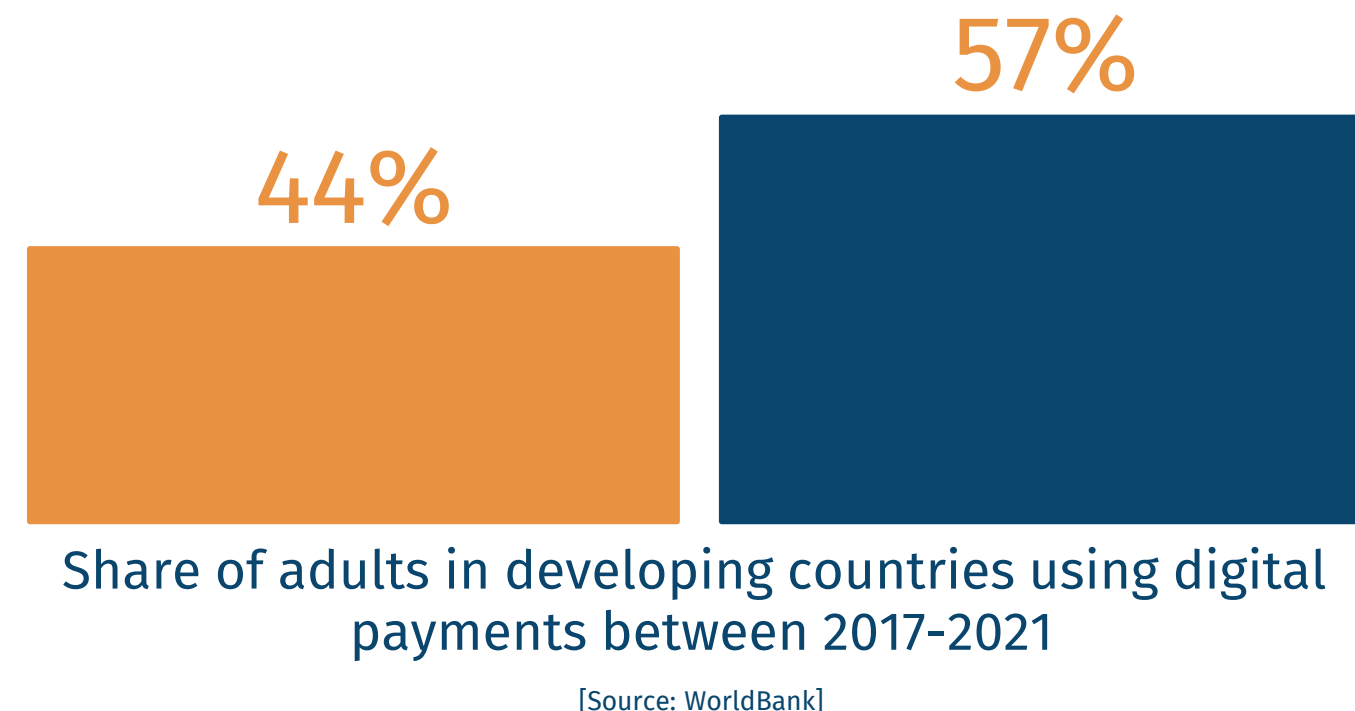
- Extensive global B2B payments ecosystem established
- This includes:
  - Technology – digital and mobile platforms
  - Licences – opening jurisdictions and highlighting trust
  - Partnerships – providing scale without substantial capital
  - Team – leading in-house expertise
- Focused on monetising and leveraging this hard to replicate yet scalable investment



# Digital payments trend still going strong

Novatti

- Recent volatility in global markets has created a lot of noise in fintech sector
- Novatti is not seeing a slowdown in global demand for its services
- Latest macro-level demand continues to suggest shift to digital payments just starting...



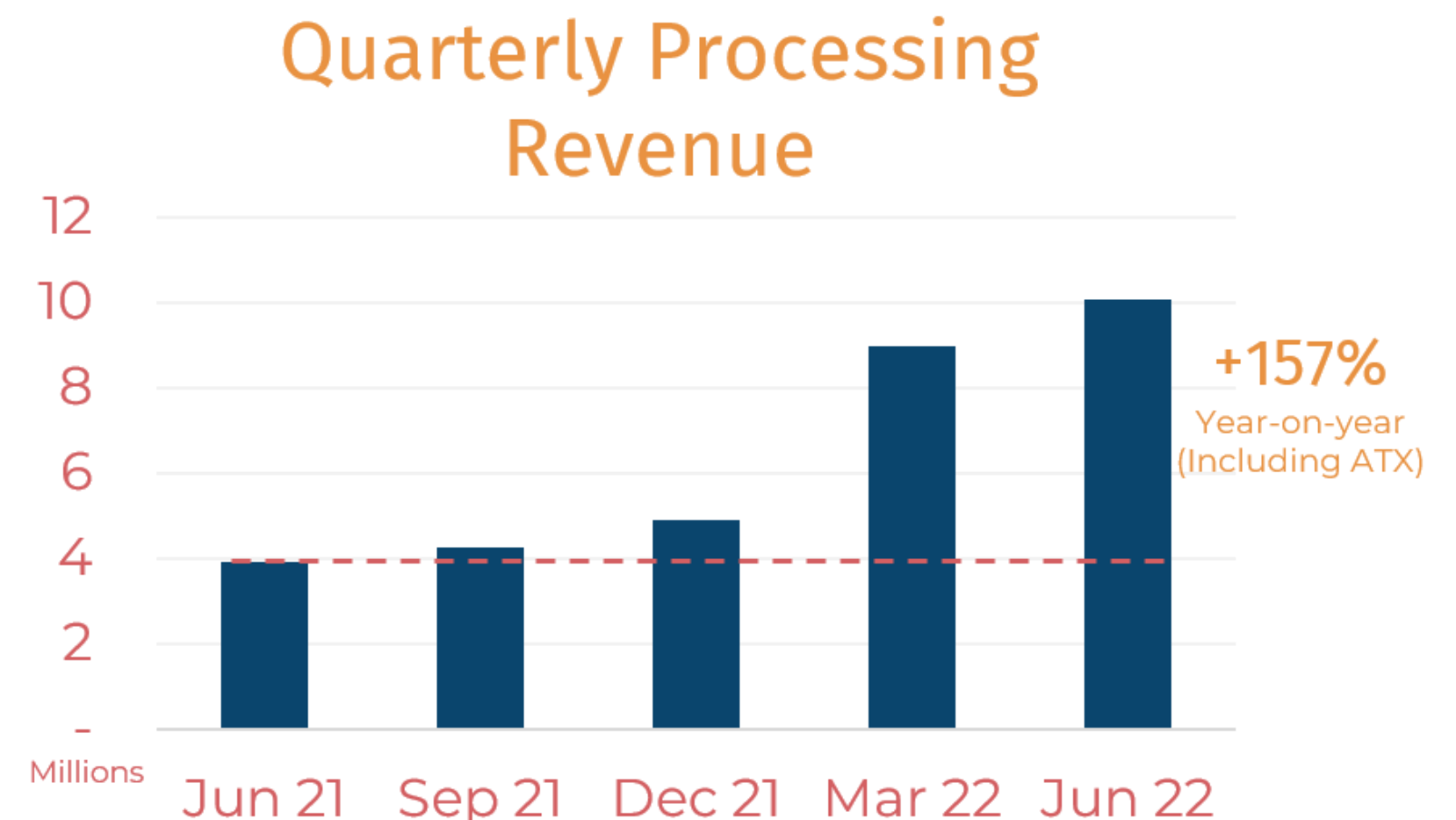
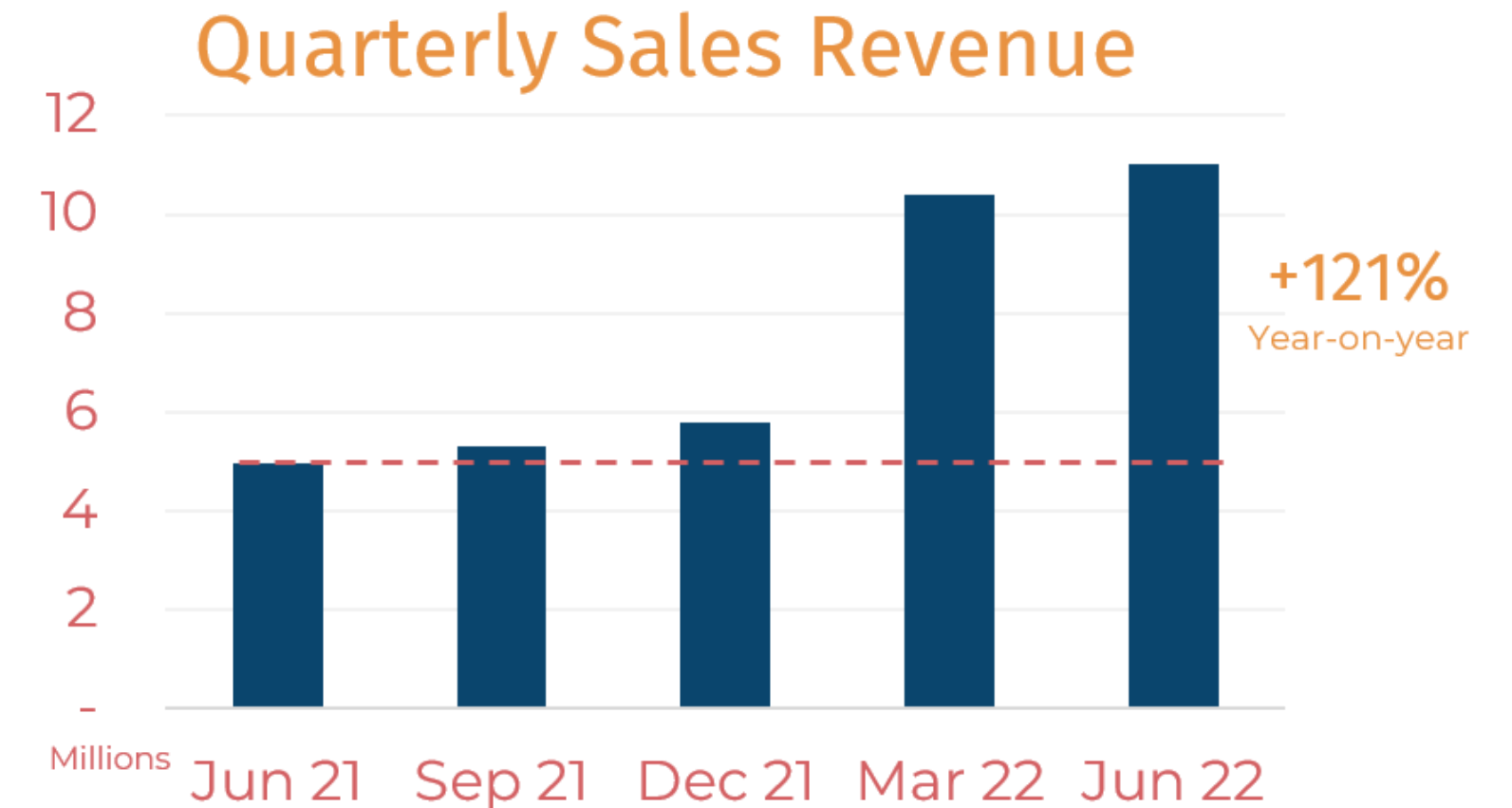
# June quarter performance

- \$11m - highest ever quarterly sales revenue
  - 121%+ increase YoY
- Processing quarterly revenue up 157% YoY\*
- Cash use down 48% on prior quarter
  - Shift to positive cashflow well underway
- \$8m+ new cash expected in near term with Reckon special dividend\*\*
  - Adds to \$6.1m cash at end of quarter

\*Includes contribution of ATX following completion of acquisition.

\*\*This figure is an approximation based on public information available as at the date of release of this announcement. The final amount may be lower or higher, and will be dependent upon a number of factors including the level of debt paid down by Reckon, cash retained and tax.

## Novatti

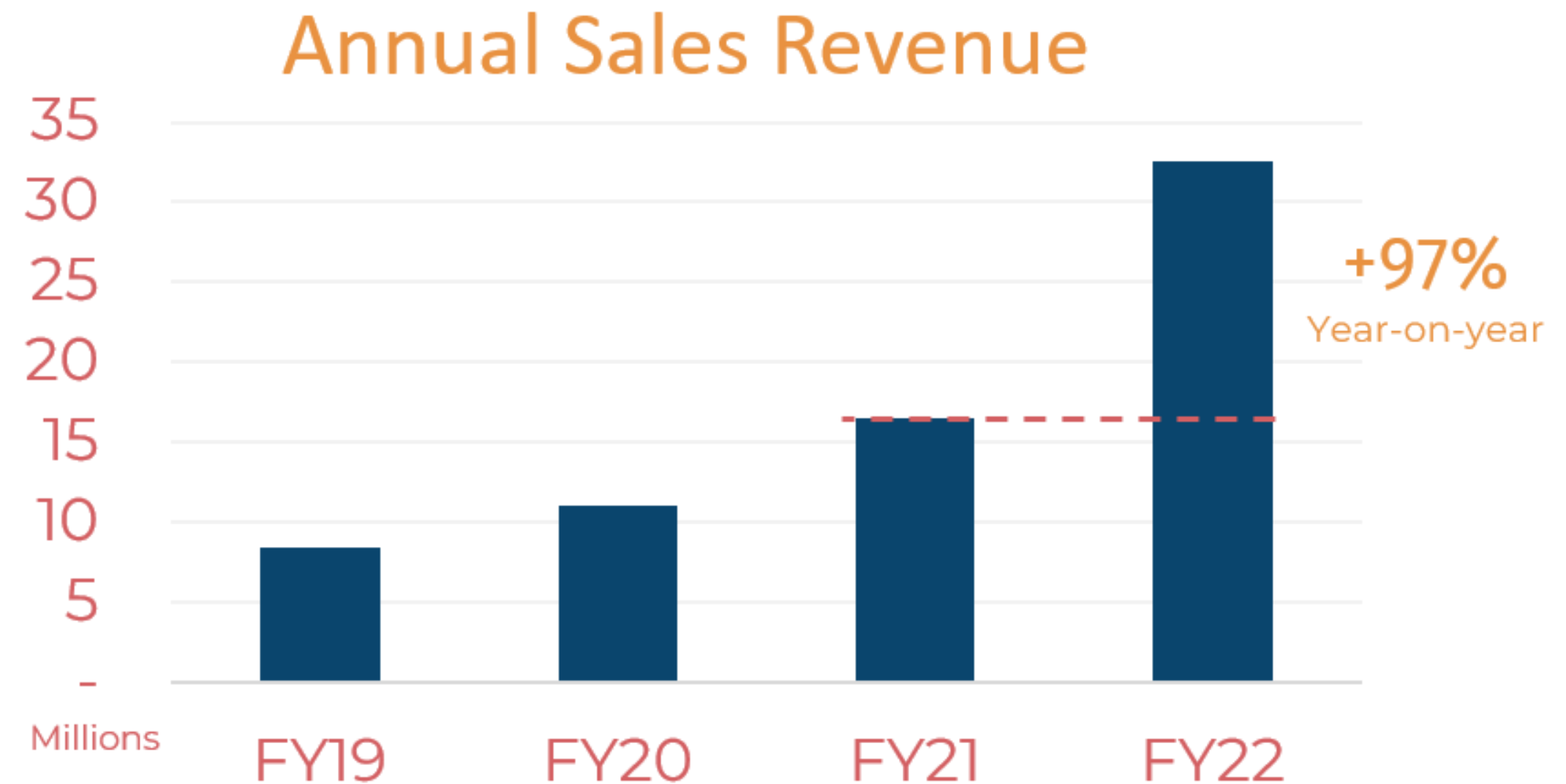




# Annual revenue growth

Novatti

- \$32.5m – FY22 annual sales revenue
  - Highest-ever result
  - 97%+ increase on FY21
- Delivering consistent growth:
  - Four consecutive quarters of record revenue across FY22
  - 76% average annual revenue growth across the past five years



# New growth markets

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Announced the development of Novatti's new stablecoin

- AUDD - 1:1 backed with AUD fiat value
- Will be available on multiple, leading blockchain networks
- Leveraging technology maintains absolute focus on compliance
- Will be integrated into Novatti's existing suite of payment solutions

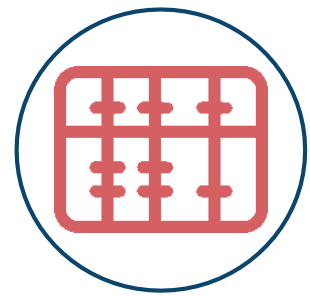




# What to expect going forward

Novatti

Novatti continues to be in a strong position to capture growth in the global demand for digital payments. After several years of investment, focused on delivering returns:



## Shift to positive cashflow

- Focus already shifted to delivering positive cashflow
- Substantial progress already made in June quarter
- Expect cash usage rate to continue to fall in coming quarters



## Leveraging existing investment

- Promote and leverage ecosystem globally
- Grow acquiring business
- Secure restricted banking and other existing licence applications



## Macro-level growth

- Still seeing strong macro-level growth in shift to digital
- Will continue to position Novatti to capture this growth without need for substantial capital